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THE CENTRAL INTELLIGENCE AGENCY INTELLIGENCE OPERATIONS
RETIREMENT AND DISABILITY SYSTEM

1. AUTHORITY

The regulations prescribed herein are under the authority of Section 201(a) and (b) of Title II of the Central Intelligence Agency Act of 1949, as amended.

2. DEFINITIONS

a. A participant means personnel who are career employees:

- (1) with a minimum of five years of CIA service overseas,¹ and whose duties and responsibilities are predominately concerned with the conduct and support of intelligence operations in foreign countries or with covert support in the United States of such operations under comparable conditions; or,
- (2) whose duties are so specialized that they are placed at a special disadvantage when required to seek other employment; or,
- (3) with a combination of the duties and responsibilities described in (1) and (2) above totaling five years.
- (4) Initially the records of all staff personnel with five or more years of CIA service who do not meet the above criteria will be reviewed to determine if they should be considered a participant

¹ Overseas service shall include:
(a) All periods of time spent in actual work status (PCS) at post of assignment while assigned overseas,
(b) All periods of leave granted while assigned abroad,
(c) All periods of release from active duty.

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on a career projection basis if they do not meet the requirements in (1), (2) or (3). Annually thereafter the records of career employees who acquire this amount of service during the year will be reviewed for this purpose.

The determination of eligibility as a participant on the basis of career projections of those not qualifying immediately will be made on the basis of:

- (a) Duties performed
- (b) Quantity of overseas service
- (c) Potential for future overseas service.

(5) The adjudication of eligibility subsequent to the five year review will be made upon action initiated by (a) a career employee or (b) the Board of Governors of the Central Intelligence Agency Intelligence Operations Retirement and Disability System. In order to be eligible the requirements of (1), (2), or (3) must be met, or sufficient evidence be available to warrant a determination of eligibility under (4).

(6) A participant, with the Director's approval, may voluntarily withdraw from the system and remain employed in the Agency under the Civil Service Retirement System.

- b. Fund means the Central Intelligence Retirement and Disability Fund.
- c. Military Service means active military or naval service in the Army, Navy, Marine Corp, Air Force or Coast Guard of the United States.
- d. Staff Personnel means CIA employment as a staff employee or staff agent.

- e. Non-Staff Personnel means CIA employment in such categories as civilian or military detailee, contract employee, contract agent or career agent.
- f. Career Employees are staff personnel who having attained age 25 and having served a provisional period of at least three years in CIA are selected for long-term service in the Agency.
- g. Annuitant means a person who is receiving an annuity from the Fund. It includes a surviving wife and husband, widow, dependant widower, child or children and beneficiaries of participants or annuitants who shall become entitled to receive annuities in accordance with the provisions of this Act.
 - (1) Widow means the surviving wife of a participant who was married to such participant for at least two years immediately preceeding his death or is the mother of issue by such marriage.
 - (2) Dependant widower means the surviving husband of a participant who was married to such participant for at least two years immediately preceeding her death or is the father of issue by such marriage, and who is incapable of self-support by reason of mental or physical disability and who received more than one-half of his support from such participant.
 - (3) Child means an unmarried child, under the age of eighteen years, or such unmarried child regardless of age who because of physical or mental disability incurred before age eighteen is incapable of self-support.

In addition to the offspring of the participant and his or her spouse the term includes (a) an adopted child, and (b) a step-child or recognized natural child who received more than one-half

of his support from the participant.

- g. The Board of Governors of the Central Intelligence Retirement and Disability System shall consist of seven members. The four Deputy Directors each appoint one member and one alternate. The term of each member shall be for three years. The Director of Personnel, the General Counsel and the Comptroller shall be permanent members. The term of office of members of the initial Board shall be staggered. The term of the Deputy Director (Plans) member shall be for three years; the Deputy Director (Intelligence) member and the Deputy Director (Support) member, two years; and the Deputy Director (Research) member, one year. The Office of Personnel provides the Board with an Executive Secretary and necessary administrative support. The Board shall have control over and responsibility for the general administration of the system including the determination of eligible participants.

3. COMPULSORY CONTRIBUTIONS

- a. Annual Percentage Contribution - Six and one-half per centum of the basic salary received by each participant shall be contributed to the Fund for the payment of annuities, cash benefits, refunds and allowances. An equal sum shall also be contributed from the respective appropriation or fund which is used for payment of his salary. The amounts deducted and withheld from basic salary together with the so contributed from the appropriation or fund, shall be deposited by the Central Intelligence Agency in the Treasury of the United States to the credit of the Fund.

Each participant shall be deemed to consent and agree to such deductions from basic salary, and payment less such deductions shall be a full and complete discharge and acquittance of all claims and demands whatsoever for all regular services during the period covered by such payment, except the right to the benefits to which he shall be entitled under this Act, notwithstanding any law, rule, or regulation affecting the individual's salary.

- b. Periods of Leave Without Pay and Military Service - Contributions may not be made for any periods of leave without pay. Contributions are not required for periods of leave of absence during which a participant is performing active military or naval service in the Army, Navy, Air Force, Marine Corp or Coast Guard of the United States, or for periods of such service prior to becoming a participant.
- c. Designation of Beneficiary - A designation of beneficiary or beneficiaries to receive, upon the participant's death, a lump-sum payment of contributions made by him to the Fund, with interest at date of death compounded annually at 4 per cent should be made as follows:
 - (1) A participant who has less than five years of creditable service should make a designation for purposes of lump-sum payment of compulsory contributions in the event he dies without having established a valid claim for annuity.
 - (2) A male participant who has been married less than two years and who has no child by such marriage, a female participant, or a single male participant should make a

designation for purposes of lump-sum payment of compulsory contributions in event he dies leaving no widow entitled to an annuity.

- (3) Participants wishing to make a designation under either paragraph a or b shall execute and submit Agency Form _____, "Election of Return of Salary Deductions in Lieu of Annuity to Widow or Designated Beneficiary".

Designations for the purposes outlined in paragraph a or b need not be submitted unless cover of an explanatory letter is required in the case of a designation by a participant who is married to a wife entitled to a widow's annuity.

- (4) A participant making voluntary contributions to the Fund should make a designation for purposes of lump-sum payment of such voluntary contributions.

d. Refunds of Compulsory Contributions - Compulsory contributions will be refunded as follows:

- (1) Separation Before Becoming Eligible for Annuity - Whenever a participant becomes separated from the Service without becoming eligible for an annuity, or a deferred annuity, the total amount of his compulsory contributions, with interest thereon at 4 per centum per annum compounded annually as of December 31, and proportionately for the period served during the year of separation including all contributions made during or for such period, shall

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be returned to him upon submission of Form _____,
"Application for Refund:.. Any participant who resigns
from the Service to accept a position in another branch
of Federal Government service shall withdraw from parti-
cipation in the Retirement and Disability System and his
contributions, with interest, shall be returned to him.
If subsequently such person again becomes a participant,
he is not obliged to replace his withdrawn contributions.
However, in order to receive credit for prior service
as a Foreign Service officer, the **contributions** must be
redeposited.

- (2. Contributions in Excess of Annuity Payments - In the
event that a retired participant's total compulsory con-
tributions, with interest to date his annuity payments
cease under the terms of the annuity compounded annually
at 4 percent as provided in (1), exceed the total amount
returned to him or to an annuitant claiming through him,
in the form of annuities, with interest computed in the
same manner, the excess of the accumulated contributions
over accumulated annuity payments shall be paid, upon
establishment of a valid claim therefore, in the order
of precedence shown below and such payment shall be a bar
to recovery by an other person:

- (a) To the beneficiary or beneficiaries designated
by the retired **participant** on Form _____,
"Designation of Beneficiary";

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